

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	Case No. 20-21563-JAD
Ryan S. Kadlecik	Chapter 13
Cheri L. Kadlecik	Doc. No.
Debtors	Related to Docs. #54, 63 and 77

_____X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: **Counsel to provide for Midfirst Bank Notice of Mortgage Payment Change and post petition attorney fees.**
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated November 13, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from **\$3,880.00** to **\$3,940.00** effective **September 2023**.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: _____

The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

*** Midfirst Bank CL # 10.**

An additional **\$5,000.00** will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 30th day of August, 2023



Honorable Jeffery A. Deller
United States Bankruptcy Judge

Dated: .

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan
Bryan P. Keenan
Counsel to Debtor

/s/ James Warmbrodt
James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
8/30/23 7:44 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Ryan S. Kadlecik
Cheri L. Kadlecik
Debtors

Case No. 20-21563-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 30, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan S. Kadlecik, Cheri L. Kadlecik, 4001 Oak Point Circle, Mc Kees Rocks, PA 15136-1584
15243214	+ Allegheny County, c/o Jordan Tax Service, 102 Rahway Dr, Canonsburg, PA 15317-3349
15243222	+ Clearview Credit Union, Attn:Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212
15243221	+ Clearview Credit Union, Attn:Bankruptcy, c/o Robert L. Ritter, Director, 8805 University Blvd, Moon Township, PA 15108-4212
15243223	Clearview Federal Credit Line, 1453 Beers School, Coraopolis, PA 15108
15243224	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Coraopolis, PA 15108
15243231	+ Kennedy Township, Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15243233	+ Memory Keepers Inc., 4001 Oak Point Circle, Mc Kees Rocks, PA 15136-1584
15243234	+ Metz Lewis Bordman Must O'Keefe LLC, 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305
15243235	+ Montour SD, c/o Weiss Burkardt Kramer, LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Aug 30 2023 23:18:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/Text: RASEBN@raslg.com	Aug 30 2023 23:17:00	Caliber Home Loans, Inc., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: ebnjts@grblaw.com	Aug 30 2023 23:17:00	County of Allegheny, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Aug 30 2023 23:17:00	Kennedy Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 30 2023 23:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: ebn_ais@aisinfo.com	Aug 30 2023 23:22:44	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15243215	+ Email/PDF: bncnotices@becket-lee.com	Aug 30 2023 23:23:04	American Express National Bank, 4315 South 2700 We, Salt Lake City, UT 84184-0001
15245544	+ Email/Text: bkfilings@zwickerpc.com	Aug 30 2023 23:18:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15243216	+ Email/PDF: bncnotices@becket-lee.com	Aug 30 2023 23:33:53	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15243217	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Aug 30 2023 23:18:00	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 30, 2023

Form ID: pdf900

Total Noticed: 57

15243218	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2023 23:22:59	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15245531	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2023 23:33:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15257148	Email/PDF: bncnotices@becket-lee.com	Aug 30 2023 23:34:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15268052	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 30 2023 23:33:38	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15243220	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 30 2023 23:34:01	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15265937	+ Email/Text: bankruptcy@clearviewfcu.org	Aug 30 2023 23:18:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15243225	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2023 23:18:00	Comenity Bank/Abarcrombie, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15243226	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2023 23:18:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15243227	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 30 2023 23:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15274593	+ Email/Text: ebnjts@grblaw.com	Aug 30 2023 23:17:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15243228	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 30 2023 23:23:23	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15265331	Email/Text: bnc-quantum@quantum3group.com	Aug 30 2023 23:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15245134	Email/Text: mrdiscen@discover.com	Aug 30 2023 23:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15243229	+ Email/Text: mrdiscen@discover.com	Aug 30 2023 23:17:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15268863	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 30 2023 23:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15243230	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 30 2023 23:34:14	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15243219	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 30 2023 23:23:03	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15252251	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 30 2023 23:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15274594	+ Email/Text: ebnjts@grblaw.com	Aug 30 2023 23:17:00	Kennedy Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15243232	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 30 2023 23:17:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15604031	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 30 2023 23:22:44	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15278122	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 30 2023 23:22:59	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15243236	+ Email/Text: bnc@nordstrom.com		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 30, 2023

Form ID: pdf900

Total Noticed: 57

		Aug 30 2023 23:17:14	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
15259979	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 30 2023 23:23:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15270180	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 30 2023 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15266928	Email/Text: bnc-quantum@quantum3group.com	Aug 30 2023 23:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15243237	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:23:04	Synco Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15243238	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:22:59	Synco/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15243239	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:23:23	Synco/walmart, Attn: Bankruptcy Dept, PO Box 960098, Orlando, FL 32896-0098
15243384	+ Email/PDF: ebn_ais@aisinfo.com	Aug 30 2023 23:23:02	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15243240	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:22:44	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
15243241	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:23:23	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15243242	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:22:44	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15243243	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 30 2023 23:22:44	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15266905	Email/PDF: ebn_ais@aisinfo.com	Aug 30 2023 23:22:59	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15243244	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 30 2023 23:33:42	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
15243245	+ Email/Text: bkfilings@zwickerpc.com	Aug 30 2023 23:18:00	Zwicker & Associates, c/o Michael R. Lipinski, Esquire, 3220 Tillman Drive Suite 215, Bensalem, PA 19020-2028

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Clearview Federal Credit Union, c/o Metz Lewis Brodman Must O'Keefe LLC, 535 Smithfield Street, Suite 800, Pittsburgh
cr		MidFirst Bank
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15265171	*+	Synchrony Bank, by AIS InfoSource as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 30, 2023

Form ID: pdf900

Total Noticed: 57

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Ryan S. Kadlecik keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Cheri L. Kadlecik keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Kennedy Township jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
John R. O'Keefe, Jr.	on behalf of Creditor Clearview Federal Credit Union jokeefe@metzlewis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jblueumle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9